

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 17-23464-KCF  
Chapter: 13  
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Edwin Cruz Fernando  
80 North Grant Avenue  
Colonia, NJ 07067

Social Security No.:  
xxx-xx-3041

Employer's Tax I.D. No.:

---

**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 5/14/18.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

Dated: May 14, 2018  
JAN: bwj

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Edwin Cruz Fernando  
 Debtor

Case No. 17-23464-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 148

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: May 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2018.

|           |  |
|-----------|--|
| db        | +Edwin Cruz Fernando, 80 North Grant Avenue, Colonia, NJ 07067-2225  |
| cr        | +FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE), Phelan Hallinan & Schmieg, PC,<br>400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437 |
| 516947542 | +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,<br>Arlington, TX 76096-3853   |
| 516915789 | +Chase, Po Box 24696, Columbus, OH 43224-0696  |
| 516915791 | +Chase Manhattan Mortgage, Attn: Bankruptcy Dept, 3415 Vision Dr, Columbus, OH 43219-6009  |
| 516915792 | +Chase Manhattan Mortgage, Po Box 24696, Columbus, OH 43224-0696   |
| 516915800 | +FIA Card Services, 205 Bryant Woods South, Buffalo, NY 14228-3609   |
| 516915804 | North StarLocation Services, 4285 Genesee Street, Buffalo, NY 14225-1943   |
| 517452185 | US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973  |
| 516915807 | +United Collection Bureau, Inc., PO Box 140310, Toledo, OH 43614-0310  |
| 516915808 | +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860   |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

|           |  |
|-----------|--|
| smg       | E-mail/Text: usanj.njbankr@usdoj.gov May 14 2018 23:31:33 U.S. Attorney, 970 Broad St.,<br>Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534   |
| smg       | +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov May 14 2018 23:31:31 United States Trustee,<br>Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,<br>Newark, NJ 07102-5235                        |
| 517477578 | +EDI: GMACFS.COM May 15 2018 03:13:00 Ally, PO BOX 130424, Saint Paul, MN 55113-0004   |
| 516915785 | EDI: GMACFS.COM May 15 2018 03:13:00 Ally, PO BOX 380902, Minneapolis, MN 55438-0902   |
| 517388980 | EDI: GMACFS.COM May 15 2018 03:13:00 Ally Financial, PO Box 130424,<br>Roseville, MN 55113-0004  |
| 516915787 | +EDI: AMEREXPR.COM May 15 2018 03:13:00 American Express, Po Box 297871,<br>Fort Lauderdale, FL 33329-7871   |
| 516915786 | +EDI: BECKLEE.COM May 15 2018 03:13:00 American Express, Po Box 3001,<br>16 General Warren Blvd, Malvern, PA 19355-1245  |
| 517409784 | EDI: BECKLEE.COM May 15 2018 03:13:00 American Express Centurion Bank,<br>c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |
| 516915788 | EDI: BANKAMER.COM May 15 2018 03:13:00 Bank Of America, Po Box 982235,<br>El Paso, TX 79998  |
| 516915795 | EDI: CITICORP.COM May 15 2018 03:13:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,<br>Po Box 20363, Kansas City, MO 64195   |
| 517446317 | +E-mail/Text: bankruptcy@caavps.com May 14 2018 23:31:49 Cavalry SPV I, LLC,<br>500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  |
| 516915790 | +EDI: CHASE.COM May 15 2018 03:13:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  |
| 516915794 | +EDI: CHASE.COM May 15 2018 03:13:00 Chase Mht Bk, Po Box 15298,<br>Wilmington, DE 19850-5298  |
| 516915793 | +EDI: CHASE.COM May 15 2018 03:13:00 Chase Mht Bk, Attention: Bankruptcy, Po Box 15298,<br>Wilmington, DE 19850-5298   |
| 516915796 | +EDI: CITICORP.COM May 15 2018 03:13:00 Citibank Sd, Na, Po Box 6241,<br>Sioux Falls, SD 57117-6241  |
| 517370047 | EDI: DISCOVER.COM May 15 2018 03:13:00 Discover Bank, Discover Products Inc,<br>PO Box 3025, New Albany, OH 43054-3025   |
| 516915798 | +EDI: DISCOVER.COM May 15 2018 03:13:00 Discover Fin Svcs Llc, Po Box 15316,<br>Wilmington, DE 19850-5316  |
| 516915799 | +EDI: TSYS2.COM May 15 2018 03:13:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  |
| 517522494 | +E-mail/Text: bkmailbayview@bayviewloanservicing.com May 14 2018 23:31:57<br>Federal National Mortgage Association, et al, c/o Bayview Loan Servicing, LLC,<br>4425 Ponce De Leon Blvd., 5th Fl Ste 301, Coral Gables, FL 33146-1837 |
| 516915802 | +E-mail/Text: bnc@nordstrom.com May 14 2018 23:31:03 Nordstrom FSB,<br>Attention: Account Services, Po Box 6566, Englewood, CO 80155-6566  |
| 516915803 | +E-mail/Text: bnc@nordstrom.com May 14 2018 23:31:04 Nordstrom FSB, Po Box 6555,<br>Englewood, CO 80155-6555   |
| 516915806 | EDI: PRA.COM May 15 2018 03:13:00 Portfolio Recovery, 120 Corporate Blvd, Ste 100,<br>Norfolk, VA 23502  |
| 516915805 | EDI: PRA.COM May 15 2018 03:13:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,<br>Norfolk, VA 23541   |
| 517518157 | EDI: PRA.COM May 15 2018 03:13:00 Portfolio Recovery Associates, LLC,<br>c/o U.S. Bank National Association Nd, POB 41067, Norfolk VA 23541  |

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

|            |  |
|------------|--|
| 516915801  | GMAC   |
| 516915797  | daughter-auto loan   |
| 517477589* | +Ally, PO BOX 130424, Saint Paul, MN 55113-0004  |
| 517518158* | +PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067<br>(address filed with court: Portfolio Recovery Associates, LLC,<br>c/o U.S. Bank National Association Nd, POB 41067, Norfolk VA 23541) |

TOTALS: 2, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-3

User: admin  
Form ID: 148

Page 2 of 2  
Total Noticed: 35

Date Rcvd: May 14, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 16, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,  
NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com  
Kevin Gordon McDonald on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE  
MAE) C/O BAYVIEW LOAN SERVICING, LLC AS ATTORNEY-IN-FACT kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kirsten B. Ennis on behalf of Debtor Edwin Cruz Fernando pacerecf@ennislegal.com,  
r53278@notify.bestcase.com  
Lauren Bielskie on behalf of U.S. Trustee U.S. Trustee lauren.bielskie@usdoj.gov  
Lauren Bielskie on behalf of U.S. Trustee United States Trustee lauren.bielskie@usdoj.gov  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
United States Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8